

Travel insurance information on recent civil unrest in Ecuador

The following information concerns recent civil unrest in Ecuador and applies to travel insurance policies issued prior to Thursday 30 September 2010.

The Department of Foreign Affairs and Trade (DFAT) have advised on their website, www.smarttraveller.gov.au, that Australians should exercise caution when travelling to Ecuador. There have also been reports in the media that from 30 September 2010:

- » a state of emergency was declared in Ecuador amid police protests
- » one person was killed and several others injured during violent protests in the capital, Quito
- » there have been a number of airport closures in Ecuador due to the civil unrest.

What do you need to know about your policy?

<p>If you are currently travelling</p>	<ul style="list-style-type: none"> » If you need emergency medical assistance, please contact our 24 hour Mondial Assistance Emergency Assistance team on +61 7 3305 7499 reverse charge or 1800 010 075 free call within Australia. » If your transport is delayed or cancelled due to the civil unrest, there is provision to claim for reasonable additional food, accommodation and travel expenses. » Limits apply under your policy, and for full details you should refer to the Product Disclosure Statement you received when you purchased your travel insurance. » You will need to submit all receipts and relevant documentation as determined by us for any additional expenses. » If you receive a refund from an accommodation or transport provider, this amount will be deducted from the settlement of any payable claim for the same or similar service. » There is no provision under your policy to claim for any utilised portions of your journey.
<p>If you have not yet departed</p>	<ul style="list-style-type: none"> » Your policy provides cover for cancellation or rearrangement expenses, whichever is the lesser, if your scheduled transport services have been cancelled or your accommodation has been made uninhabitable by civil unrest or if you are unable to reach your accommodation/destination. » We advise you to contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines may provide penalty-free options to amend travel arrangements, and we advise you to contact your airline for further details. » All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the extensive media coverage of the civil unrest in Ecuador, there is no provision to claim for any expenses relating to the civil unrest for policies issued on or after 30 September 2010.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean appropriate and consistent—for example if you have been using two star or budget accommodation on your trip to date then we advise that the replacement accommodation you seek is of a similar standard. Similarly, if you have been traveling economy, seek out economy class fares if you rearrange your journey.
- » Please submit your travel insurance claim to us for consideration.
- » We will assess your claim under the terms and conditions of your travel insurance policy. The above information relates to Comprehensive and Annual Frequent Traveller policies. In all circumstances, we suggest that you read the Product Disclosure Statement that you received when you purchased your travel insurance policy. This will give you more detail about what your policy provides cover for and what it does not. For example, if you have a Budget policy, your policy may not include cover for additional expenses or cancellation expenses.
- » Should the current situation in Ecuador escalate from civil unrest to insurrection, war or the taking of power by the military, we will need to review the situation and we will issue a further advisory with that detail.
- » Finally, to help Australians avoid difficulties overseas, DFAT maintain travel advisories for more than 160 destinations overseas via their website www.smarttraveller.gov.au. Their travel advice provides accurate, up-to-date information about the risks Australians might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with their destination-specific travel advisories for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

Contact us

If you have any questions or concerns, please contact our Mondial Assistance Information Hotline on 1800 012 234. Alternatively, you can email us at travelclaims@mondial-assistance.com.au

We will publish this and any updated travel insurance advisories on our website:

www.mondial-assistance.com.au